

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James E Fitt, Jr.
 Michelle K Fitt
 Debtors

Case No. 12-15649-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Nov 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2016.

db/jdb +James E Fitt, Jr., Michelle K Fitt, 3941 Glendale Road, Huntingdon Valley, PA 19006-2410
 12843071 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, Texas 75067)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Nov 25 2016 22:45:50 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 25 2016 22:45:29 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12836585 EDI: BECKLEE.COM Nov 25 2016 22:38:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

12886311 +EDI: OPHSUBSID.COM Nov 25 2016 22:38:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

12796772 +EDI: OPHSUBSID.COM Nov 25 2016 22:38:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

12798093 EDI: BANKAMER2.COM Nov 25 2016 22:38:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102

12914687 E-mail/Text: bankruptcy@phila.gov Nov 25 2016 22:45:50 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595

12925947 +E-mail/Text: bankruptcy@phila.gov Nov 25 2016 22:45:50
 City of Philadelphia, Law Department - Tax Unit, Municipal Services Building,
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1617

12797740 EDI: IRS.COM Nov 25 2016 22:38:00 DEPARTMENT OF TREASURY, INTERNAL REVENUE SERVICE,
 P O BOX 7346, PHILADELPHIA PA 19101-7346

12782261 EDI: DISCOVER.COM Nov 25 2016 22:38:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025

12872987 EDI: ECMC.COM Nov 25 2016 22:38:00 Educational Credit Management Corporation,
 P. O. Box 75906, St. Paul, MN 55175

12790355 EDI: FORD.COM Nov 25 2016 22:38:00 Ford Motor Credit Company LLC, Dept 55953,
 P O Box 55000, Detroit MI 48255-0953

12816385 EDI: CAUT.COM Nov 25 2016 22:38:00 JPMorgan Chase Bank, NA, c/o Mary Lautenberg,
 201 N. Central Ave, Mail Code: AZ1-1191, Phoenix, AZ 85004-0073

12799818 +EDI: OPHSUBSID.COM Nov 25 2016 22:38:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

12855445 EDI: PRA.COM Nov 25 2016 22:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541

12829977 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 25 2016 22:45:19
 Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
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Date Rcvd: Nov 25, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2016 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor James E Fitt, Jr. dmo160west@gmail.com,
davidoffenecf@gmail.com
DAVID M. OFFEN on behalf of Joint Debtor Michelle K Fitt dmo160west@gmail.com,
davidoffenecf@gmail.com
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
JOSHUA ISAAC GOLDMAN on behalf of Creditor Nationstar Mortgage, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage, LLC pabk@logs.com
MARISA MYERS COHEN on behalf of Creditor Nationstar Mortgage, LLC mcohen@mwc-law.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1 James E Fitt Jr.
 First Name Middle Name Last Name

Debtor 2 Michelle K Fitt
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9011**

EIN --

Social Security number or ITIN **xxx-xx-9568**

EIN --

United States Bankruptcy Court **Eastern District of Pennsylvania**Case number: **12-15649-sr****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James E Fitt Jr.

Michelle K Fitt

11/24/16**By the court:** Stephen Raslavich
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.